



Community & Economic Development

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TOWN OF MAMMOTH LAKES CARES COVID-19 EMERGENCY SUBSISTENCE PAYMENT PROGRAM

FREQUENTLY ASKED QUESTIONS (FAQS)

1. How do I know if I qualify for participation in the program?

Please read the ML CARES Subsistence Payment program guidelines for information on eligibility requirements. A copy can be found on the Mammoth Lakes Housing website at <https://mammothlakeshousing.org/rental-assistance-program/>.

The steps involved in determining eligibility include first determining how many people are living in your household. Generally, this is every person who currently lives in the house at the time of application submission, including persons who are unrelated. Next, add all annual gross income together for every adult over 18 years of age who lives in the household. The total amount of annual income cannot exceed the maximum amount specified in the table below for the number of persons living in the household.

# of Persons in the Household	1	2	3	4	5	6	7	8
Maximum Annual Household Income	\$45,300	\$51,800	\$58,250	\$64,700	\$69,900	\$75,100	\$80,250	\$85,450

Based on the 2020 CDBG Income Limits for Mono County, effective 7/1/2020

2. I have a loss of income and cannot pay my mortgage and/or utility costs. Am I eligible to apply?

Yes, so long as the income loss is related to the COVID-19 pandemic.

3. How much money can I receive, and will I be able to pay past due mortgage costs and/or utility costs?

Eligible households may receive up to \$6,000 total from this program. The money can be used for monthly mortgage and/or utility payment debt that a household has incurred since March 18, 2020 to present or for current mortgage and/or utility payment costs over a consecutive three-month period. An initial payment in month 1, up to the maximum amount of \$6,000, may be made for mortgage and/or utility costs in arrears that have been incurred since March 18, 2020, but no additional assistance beyond the \$6,000 limit will be provided for subsequent months. Payments will be made directly to the lender and/or service provider.

4. I am a homeowner who has been affected by COVID-19. Can I apply?

Yes. ML CARES grants are available for homeowners who are unable to pay all or a portion of their mortgage and are at risk of being foreclosed on due to past-due payments.

5. I rent my property. Am I eligible to apply?

Renters are eligible to apply for utility assistance only. Rental assistance is no longer an eligible type of activity under this grant. Renters who are in need of assistance are encouraged to apply for rental assistance through the Statewide Emergency Rental Assistance Program. Additional information on that program is available at www.HousingIsKey.com.

6. I am renting a room from a homeowner. Can I apply?

Rental assistance is no longer an eligible type of activity under this grant. Renters who are in need of assistance are encouraged to apply for rental assistance through the Statewide Emergency Rental Assistance Program. Additional information on that program is available at www.HousingIsKey.com.

7. How will applications be selected?

Applications will be processed in the order they are received and funding will be provided on a first-come, first-served basis for applications that have been approved. Applications will continue to be accepted until all funds have been expended or upon reaching the expenditure deadline specified in the Standard Agreement with the State, whichever occurs first.

Once an application is received, it will be reviewed for completeness and eligibility for the program. Applicants who are approved for funding will be notified by staff and payments for eligible costs will be made directly to the lender and/or service providers specified in the application. Applicants will be provided a copy of the executed check as evidence that payment was made on their behalf.

8. I live in Crowley Lake, but my zip code is the same as Mammoth Lakes (i.e., 93546). Can I apply?

No. The ML CARES Subsistence Payment program is only available to residents that live within the incorporated area of Mammoth Lakes.

9. Why is the program determined by income? Why can't anyone apply?

Funding for the ML CARES program is provided through federal Community Development Block Grants (CDBG). CDBG funds are administered by the U.S. Department of Housing and Urban Development (HUD). As such, these funds must be administered in accordance with CDBG rules and regulations, including adhering to the HUD income requirements (i.e., earning 80% or below the Area Median Income).

10. I don't have access to the internet or a printer. How can I apply?

Paper applications and application materials are available by mail or for in-person pick-up at both the Town offices (437 Old Mammoth Road, Suite 230) and the Mammoth Lakes Housing offices (587 Old Mammoth Road, Suite #4). To request an application by mail, please call (760) 934-4740 or email at info@MammothLakesHousing.org.

11. What is the deadline to apply?

There is not a set deadline to apply and applications will continue to be accepted until all funds have been expended or upon reaching the expenditure deadline specified in the Standard Agreement with the State, whichever occurs first.

12. How do I submit my application?

Completed applications can be submitted via any of the following methods:

- **Mailed Applications:** Applications can be mailed to: Mammoth Lakes Housing, Inc., PO Box 260, Mammoth Lakes, CA 93546.
- **In-Person Applications:** Applications can be dropped off in-person at the Mammoth Lakes Housing offices located at 587 Old Mammoth Road, Suite #4.
- **Online Submittal:** Applications can be submitted through the online portal at: <https://mammothlakeshousing.org/rental-assistance-program/>.

13. If I am approved, how quickly can I receive assistance?

Payments in the form of checks will be paid beginning in the month following approval.

14. If my past-due mortgage and/or utility costs are less than the maximum relief, can I still receive the maximum?

Yes. If your past-due mortgage and/or utility costs are less than the maximum relief amount (i.e., \$6,000), an initial payment will be made in month 1 for the outstanding past-due costs and subsequent payments for current mortgage and/or utility costs may be made in months 2 and 3, provided that the total amount of assistance over the three month period does not exceed \$6,000.

15. If my past-due mortgage and/or utility costs are more than the maximum allowable, can I receive the full amount that is past-due?

No. If your past-due mortgage and/or utility costs are more than the maximum relief amount (i.e., \$6,000), an eligible applicant may receive the full \$6,000 in month 1, but no additional financial assistance will be provided for the remaining outstanding costs or for subsequent months.

16. I own an affordable housing deed-restricted unit. Can I apply?

Applicants who own a deed-restricted affordable housing unit are eligible to apply, provided that they are not receiving any other form of Federal or State assistance payments for the same costs being applied for through the ML CARES program.